

IN THE CLAIMS

Please amend the claims as follows:

1-14. (Canceled)

15. (Currently Amended) An operation method of an authentication and payment system including a wireless terminal apparatus, a service providing server, an authentication and payment server, and a network connecting the wireless terminal apparatus, the service providing server, and the authentication and payment server, comprising:

receiving, by a network transceiver of the wireless terminal apparatus from a network transceiver of the authentication and payment server, a certificate of service including a reference amount;

issuing, from the network transceiver unit of the wireless terminal apparatus, a request for use of a service attached with the certificate of service to the service providing server;

receiving, at the network transceiver of the service providing server, the request for use of a service from the wireless terminal apparatus through the network;

comparing, at the service providing server, the reference amount in the certificate of service with an amount of payment of the requested service to determine [[that]] whether the amount of payment is less than or equal to the reference amount;

transmitting, from the service providing server to the authentication and payment server, an authentication and payment message prior to providing the requested service when the comparing determines that the amount of payment of the requested service is greater than the reference amount; and

providing, by the service providing server, the requested service to the wireless terminal apparatus before the service providing server generates [[an]] the authentication and payment message that is sent to the authentication and payment server when the comparing

determines ~~based on the determination~~ that the amount of payment of the requested service is less than or equal to the reference amount.

16-18. (Canceled)

19. (Currently Amended) An authentication and payment system including a terminal, a service providing device, an authentication and payment device, and an information network connecting the terminal, the service providing device, and the authentication and payment device, comprising:

the terminal programmed to receive from the authentication and payment device a certificate of service including a content of a reference amount, issue a request for use of a service attached with the certificate of service to the service providing device;

the service providing device programmed to receive the request for use of a service from the terminal through the information network, compare the reference amount in the certificate of service with an amount of payment of the requested service to determine whether ~~[[that]]~~ the amount of payment is less than or equal to the reference amount, transmit an authentication and payment message to the authentication and payment server prior to providing the requested service when the comparing determines that the amount of payment of the requested service is greater than the reference amount, and provide the requested service to the terminal before generating and sending ~~[[an]]~~ the authentication and payment message to the authentication and payment device when the comparing determines ~~based on the determination~~ that the amount of payment of the requested service is less than or equal to the reference amount.